

INSURANCE COMPANY
(HEREINAFTER CALLED THE INSURER)

**CERTIFICATE OF
AUTOMOBILE INSURANCE**

AGENT/BROKER						CODE(S)		POLICY NUMBER				
ITEMS	SURNAME		GIVEN NAMES			<p>THIS CERTIFICATE IS EVIDENCE OF A CONTRACT OF INSURANCE BETWEEN THE INSURED AND THE INSURER, SUBJECT IN ALL RESPECTS TO THE STANDARD AUTOMOBILE POLICY (OWNER'S FORM S.P.F. NO. 1) APPROVED BY THE SUPERINTENDENT OF INSURANCE FOR THE PROVINCE STATED IN ITEM 1.</p> <p>UPON REQUEST, THE INSURER WILL PROVIDE TO THE INSURED A COPY OF THE SAID STANDARD POLICY FORM.</p> <p>IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND OF THE STATEMENTS CONTAINED IN THE APPLICATION FOR INSURANCE, THE CONTRACT PROVIDES INSURANCE AS MENTIONED IN ITEM 4 OF THIS CERTIFICATE FOR WHICH A PREMIUM IS SPECIFIED, AND NO OTHER.</p>						
1. INSURED'S FULL NAME AND POSTAL ADDRESS (INCLUDING COUNTY OR DISTRICT)												
2. POLICY PERIOD	FROM: <input type="checkbox"/> A.M. <input type="checkbox"/> P.M.	DATE (Y/M/D)	TO	DATE (Y/M/D)								
ALL TIMES ARE LOCAL TIMES AT THE INSURED'S POSTAL ADDRESS STATED HEREIN												
3. PARTI- CULARS OF THE DESCRIBED AUTOMO- BILE	VEH. NO.	MODEL YEAR	TRADE NAME		V.I.N. (SERIAL NUMBER)		MODEL OR C.C.	BODY TYPE	NO. OF CYLS.	TRUCK GROSS VEHICLE WEIGHT		
	VEH. NO.	PURCHASED BY INSURED		PURCHASE PRICE TO INSURED INCLUDING EQUIPMENT	LIST PRICE NEW	NAME AND ADDRESS OF LIENHOLDER TO WHOM LOSS MAY BE JOINTLY PAYABLE						
	YEAR	MONTH	NEW OR USED									
4. INSURING AGREEMENTS	SECTION A THIRD PARTY LIABILITY			SECTION B ACCIDENT BENEFITS			SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE(S)				VEHICLE PREMIUM	
PERILS	LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY			PAYMENTS FOR DEATH OR BODILY INJURY			THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE					
	(EXCLUSIVE OF COSTS AND POST JUDGEMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS AND FOR LOSS OR DAMAGE TO PROPERTY REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.			AS STATED IN SECTION B OF THE POLICY		UNINSURED MOTORIST	1. ALL PERILS	2. COLLISION OR UPSET	3. COMPREHENSIVE (EXCLUDING COLLISION OR UPSET)	4. SPECIFIED PERILS (EXCLUDING COLLISION OR UPSET)		
LIMITS AND AMOUNTS IN DOLLARS	VEH. NO.			EACH PERSON SUB-SEC. 1	PRINCIPAL SUM SUB-SEC. 2	WEEKLY BENEFIT MAXIMUM	SUB-SEC. 3	AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE				
1	\$			\$	\$	\$	AS STATED IN SECTION B OF THE POLICY	\$	\$	\$	\$	
2	\$			\$	\$	\$		\$	\$	\$	\$	
3	\$			\$	\$	\$		\$	\$	\$	\$	
4	\$			\$	\$	\$		\$	\$	\$	\$	
PREMIUM IN DOLLARS	VEH. NO.			\$	\$	\$		\$	\$	\$	\$	\$
1	\$			\$	\$	\$		\$	\$	\$	\$	\$
2	\$			\$	\$	\$		\$	\$	\$	\$	\$
3	\$			\$	\$	\$		\$	\$	\$	\$	\$
4	\$			\$	\$	\$		\$	\$	\$	\$	\$
ENDORSEMENT NUMBERS ATTACHING	VEH. NO.	S.E.F. NO.					S.E.F. PREM. \$	MINIMUM RETAINED PREMIUM	TOTAL POLICY PREMIUM			
								\$	\$			

PLEASE READ REVERSE SIDE

APPROVED FORM - ALBERTA SUPERINTENDENT OF INSURANCE

The following is a brief explanation of the insurance outlined in Item 4 – Insuring Agreements, of this certificate. The contract is contained only in the Policy.

POLICY SECTION A – THIRD PARTY LIABILITY

Provides coverage for legal responsibility to others, arising from an automobile accident causing death or injury to persons or damage to their property.

POLICY SECTION B – ACCIDENT BENEFITS

PAYMENTS FOR DEATH OR BODILY INJURY: Provides coverage to the person insured, his immediate family and certain other persons injured or killed in an automobile accident. Payments are made regardless of who is to blame for the accident.

UNINSURED MOTORIST: Allows the insured person to recover damages for bodily injury or death from the insurer caused by an uninsured or unidentified motorist. The coverage essentially applies when an insured person is travelling in a Canadian or United States jurisdiction where no uninsured motorist Fund exists.

POLICY SECTION C – LOSS OF OR DAMAGE TO INSURED AUTOMOBILE

This section of the policy provides a selection of coverages for the policyholder's own automobile. There is usually a deductible amount indicated for each coverage and this amount is either paid by the policyholder toward the cost of repairs or is deducted from the loss settlement.

ALL PERILS Subsection 1: Combines the Collision and Comprehensive coverages.

COLLISION OR UPSET Subsection 2: Covers damage caused by Collision with another car, another object or by upset.

COMPREHENSIVE Subsection 3: Covers the automobile against loss or damage caused other than by Collision or Upset. The coverage is not confined to specific hazards and is therefore broader in scope than the alternative coverage – Specified Perils (Subsection 4).

SPECIFIED PERILS Subsection 4: Covers the automobile against loss or damage caused by certain specific perils. They are fire, theft, lightning, windstorm, hail, earthquake, explosion, riot, falling aircraft, rising water, or an accident to a vehicle or boat on which the automobile is being transported.

WARNING: THE INSURANCE ACT PROVIDES THAT –

Where, (a) an applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the insured contravenes a term of the contract or commits a fraud; or (c) the insured wilfully makes a false statement in respect of a claim under the contract, a claim by the insured is invalid and the right of the insured to recover indemnity is forfeited.

**S.E.F. NO. 23A
MORTGAGE ENDORSEMENT**

It is understood and agreed that loss, if any, under Section C of the Insuring Agreements of the policy to which this endorsement is attached shall, in the event that the automobile is not repaired or the lost or damaged parts thereof are not replaced, be payable, jointly as their interests may appear, to the Insured and to the Lienholder or Mortgagee or Assignee (herein referred to as "Lienholder") stated on the reverse side hereof.

If the insurance provided by any subsection of Section C of the Insuring Agreements of the policy is cancelled, the Insurer hereby agrees to give fifteen days written notice of such cancellation to the Lienholder. Notwithstanding anything contained in any renewal certificate issued subsequent to the date hereof, the obligation to notify the Lienholder shall not be effective after the expiry date specified in Item 2 of the policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

CANCELLATION REQUEST

(To be filled out and signed by the Insured in the event of cancellation)

In consideration of the return of unearned premium, to follow if any, the within policy is hereby cancelled and surrendered, and the interim and renewal certificates, if any, for same, acknowledged to be of no effect.

a.m.
Time p.m. Y|Y|Y|Y|Y
Effective Date of Cancellation Signature of Insured

If payable to other than Insured, Lienholder or Mortgagee must waive claim.
Signature of Lienholder or Mortgagee